Entered on Docket April 29, 2010 GLORIA L. FRANKLIN, CLERK U.S BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA 1 Daniel B. Beck, SBN 63865 Evan Livingstone, SBN 252008 2 Beck Law P.C. 2681 Cleveland Avenue 3 Santa Rosa CA 95403 Phone: (707) 576-7175 4 Fax: (707) 576-1878 Cell: (707) 326-7338 5 Email: evanlivingstone@sbcglobal.net 6 **Attorneys for Debtors** 7 8 UNITED STATES BANKRUPTCY COURT 9 NORTHERN DISTRICT OF CALIFORNIA 10 In re Case No.10-10390 11 Robert DeCoite Jr and Alicia N. Decoite Chapter 13 12 ORDER VALUING LIEN AS \$0 AND Debtors(s) ORDER AVOIDING LIEN 13 Date: April 19, 2010 Time: 1:30 PM 14 Place: 99 E Street, Santa Rosa, CA 15 ORDER VALUING LIEN AS \$0 AND ORDER AVOIDING LIEN 16 17 At the above date and time the court held a hearing on Debtor(s)' motion to value the 18 junior lien of Green Tree Servicing LLC ("Junior Lienholder") against the property commonly 19 known as 3963 Sacramento Ave, Santa Rosa CA 95405 (APN: 014-411-013-000) (hereinafter 20 the "Real Property") at \$0, and to avoid that lien upon completion of Debtor(s)' chapter 13 plan. The Junior Lien which Debtor(s) seek to avoid is that which secures Junior Lienholder's

loan number is 89619174, opened about 7/13/2006, which had a principal balance of \$94,097 at the time of Debtor's bankruptcy filing and is secured by a Deed of Trust recorded with the Sonoma County Recorder on 07/28/2006 as Instrument No. 2006093226 ("Junior Lien").

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Evan Livingstone appeared for Debtor(s) at the hearing. There was no appearance for Junior Lienholder. The court finds that notice of the motion was proper. There having been no opposition to the motion, and good causing appearing,

IT IS HEREBY ORDERED

- (1) For purposes of Debtor(s)'chapter 13 plan only, the Junior Lien of Green Tree Servicing LLC is valued at \$0, Junior Lienholder does not have a secured claim, and the Junior Lien may not be enforced, pursuant to 11 U.S.C. §§506, 1322 (b)(2) and 1327.
- (2) Upon entry of a discharge in Debtor(s)' chapter 13 case, Junior Lien shall be voided for all purposes, and upon application by Debtor(s), the court will enter an appropriate form of judgment voiding the Junior Lien.
- (3) If Debtor(s)' chapter 13 case is dismissed or converted to one under another chapter before Debtor(s) obtain a discharge, this order shall cease to be effective and the Lien shall be retained by the Junior Lienholder to the extent recognized by applicable non-bankruptcy law.

Dated: April 29, 2010

Alan Jaroslovsky U.S. Bankruptcy Judge